

**PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPTEMBER 30, 2025
(PROVISIONAL) PURSUANT TO RBI MASTER DIRECTION - RESERVE BANK OF
INDIA (NON-BANKING FINANCIAL COMPANY - SCALE BASED REGULATION)
DIRECTIONS, 2023**

PUBLIC DISCLOSURE ON LIQUIDITY RISK

- (i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	27	1159.12	0%	100%

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits):

Not applicable. The Company being a non-deposit taking NBFC registered with the RBI does not accept public deposits.

- (iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount in ₹ crore	% of total borrowings
786.70	67.87%

- (iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	NCD	195.86	16.90%
2	Sub debt	110.00	9.49%
3	Term loan	712.10	61.43%
4	Cash Credit	0	0%
5	ECB	141.16	12.18%
6	OD	0	0%
	Total	1,159.12	100.00%

- (v) Stock Ratios:

- (a) Commercial papers as a % of total public funds, total liabilities, and total assets: **NIL**
(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets: **NIL**
(c) Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets: **NIL**

- (vi) Institutional set-up for liquidity risk management

- ❖ The Company has Board approved Asset Liability Policy and Risk Management Policy.
- ❖ The Company's Board of Directors has the overall responsibility of management of liquidity risk.
- ❖ The Company also has a Risk Management Committee, which is a sub-committee of the board and is responsible for evaluating the overall risk faced by the Company including liquidity risks.
- ❖ Asset Liability Management Committee (ALCO) of the Company is responsible for ensuring adherence to risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.